

Serial No.: 10/604,500
Attorney Docket No.: F-728

Patent

REMARKS

1. Status of Claims

Claims 1-20 were pending in the Application. Applicants have amended claims 1, 2, 6, 11, 17 and 19 without prejudice or disclaimer. Applicants have filed a Request for Continued Examination concurrently herewith. Applicants respectfully request entry of the above amendments and consideration of the enclosed remarks. Applicants submit that no new matter is added. Accordingly, claims 1-20 will remain pending.

2. Claim Rejections

Starting on page 2 of the Office Action, the Examiner rejected claims 1-3, 6-8, 11-13 and 16-20 under 35 U.S.C. 103(a) as allegedly rendered obvious by U.S. Patent Application Publication 2003/0061358 by Piazza, et al. ("Piazza '358") in view of U.S. Patent No. 6,052,671 to Crooks, et al. ("Crooks '671").

Applicants respectfully traverse the rejection. However, solely in order to expedite prosecution, Applicants have amended claims 1, 6 and 11 and the rejection is moot.

Regarding the Piazza '358 reference, Applicants respectfully reserve the right to challenge the availability of the reference as prior art based upon the underlying provisional application that appears to be significantly different at least in format to the published application cited.

Furthermore, with regard to independent claims 1, 6 and 11, Applicants respectfully submit that the cited references do not teach or suggest at least:

augmenting the detail information by adding charge-back fields related to the first user to create aggregated augmented detail information.

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Applicants respectfully resubmit that the cited references do not teach or fairly suggest "requesting detail information regarding the charge from the at least one vendor referring to the indication."

As claimed, the indication is from a financial institution and the request for detail information is from the vendor using the indication received from the financial institution.

Furthermore, Applicants respectfully resubmit that as indicated by the cited portions of Piazza '358, there is no contemplation of requesting detail information after receiving an indication of the charge by referring to the indication that may include a shipment tracking number. The Piazza '358 reference describes pushing out reports to the user in response to the user logging in and setting report parameters. As shown in claim 1, detail information regarding the charge is pulled from the vendor by referring to the indication that was received from the financial institution and that may include a shipment tracking number.

With respect to claim 2, Applicants respectfully submit that the cited references do not teach tracking which charges were included on a particular generated bill.

With respect to claim 17, the cited references clearly do not contemplate receiving a shipping tracking number from a financial institution as an indication of a charge that can then be used to request detail information from the shipping vendor.

Regarding claim 18, Applicants respectfully submit that the cited references clearly do not teach or suggest translating detail records into a common charge format.

The associated dependent claims and claims 6, 11 and related similar claims are patentable over the cited references for at least the reasons described above.

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection to claims 1-3, 6-8, 11-13 and 16-20.

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Starting on page 2 of the Office Action, the Examiner rejected claims 4-5, 9-10 and 14-15 under 35 U.S.C. 103(a) as allegedly rendered obvious by U.S. Patent Application Publication 2003/0061358 by Piazza, et al. ("Piazza '358") in view of U.S. Patent No. 6,052,671 to Crooks, et al. ("Crooks '671"), and in further view of Barron's Dictionary of Computer Terms, 6th edition.

Applicants respectfully traverse the rejection. Solely in order to expedite prosecution, Applicants have amended claims 1, 6 and 11 and the rejection is moot.

The rejected claims are patentable for at least the same reasons as described above with reference to the related independent claims. Furthermore, with regard to claim 5, the claim recites:

selection data is received from a user indication including a checkbox selection.

Applicants respectfully resubmit that Piazza '358 does not contemplate receiving selections from the user in the nature of interactive check boxes and one would not look to the Barron's dictionary to modify Piazza '358.

Accordingly, Applicants respectfully request that the Examiner withdraw the rejection to claims 4-5, 9-10 and 14-15.

Accordingly, Applicant submits that the invention as presently claimed in claims 1-20 is in condition for allowance.

3. Conclusion Of Remarks

For at least the reasons stated above, it is respectfully submitted that the claims of this application are in condition for allowance and early and favorable action thereon is requested.

If the Examiner believes that additional issues may be resolved by a telephone interview, the Examiner is respectfully urged to telephone the undersigned attorney for Applicant at (203) 924-3180.

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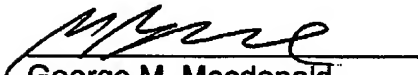
Patent

4. Authorization

No fee is believed due with this Amendment. However, the Commissioner is hereby authorized to charge any additional fees which may be required for the response or credit any overpayment to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-728.

In the event that an extension of time or additional extension of time is required to make this response timely filed, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely. The Commissioner is hereby authorized to charge any fee for such an extension of time or credit any overpayment for an extension of time to the Pitney Bowes, Inc. Deposit Account Number 16-1885, Order No. F-728.

Respectfully submitted,



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